

Amendments to the Specification:

Please replace the paragraph at lines 1-19 on page 13 with the following amended paragraph:

Referring to FIG. 4, the customer 5 signs on to the central web site ~~49~~ 149, and the process 150, 152, 154, 156, 158, 160, 162, 164, 166, 168, 170, 174, continues in a manner like that described above in relation to steps 50, 52, 54, 56, 58, 60, 62, 64, 66, 68, 70, 74 shown FIG. 3, with the central web server serving as the primary server (the brokerage web server served as the primary web server in the embodiment shown in FIG. 2) until the step shown as item ~~77~~ 177 occurs. The primary server includes the following, additional tags in the cookie: AG (agency or corporation name that employs the user), FNAME (first name of user), and LNAME (last name of user). The service provider referred to in FIG. 4 comprises the secondary server, and in the embodiment shown comprises the bank web server 40. After the bank web server 40 determines that the sender's CA is correct, the web server 40 determines whether the customer / user's employer has signed up with the service provider associated with the secondary server (the bank web server 40) ~~77~~ 177. The bank web server 40 includes a database containing a list of employers who signed up with the service offered by the bank web server 40. The web server 40 compares the agency or corporation name in the AG tag with the list of employers. If the name in the AG tag is not on the list, the web server 40 re-directs the customer client 10 back to the central web site for an error URL ~~70~~ 170.

Please replace the paragraph at lines 20-30 on page 13 with the following amended paragraph:

If the name in the AG tag is on the list, the web server 40 continues the process by extracting profile data from the cookie and beginning a bill-payment session 78. After the bank web server 40 extracts profile data from the cookie and begins a bill-payment session 78, the server 40 examines a database (not shown)

associated with the server 40 that includes data reflecting users who have previously signed up for or used the service provided by the server 40. If the user reflected by the cookie exists (i.e., has previously signed up for or used the service provided by the server 40), the web server 40 retrieves a default web page previously selected as the user's default page and sends the default web page to the customer client ~~83~~ 183, and the customer client 10 then may proceed with a bill-payment session ~~80~~ 180.

Please replace the paragraph at line 31 on page 13-line 7 on page 14 with the following amended paragraph:

If the user reflected by the cookie does not exist (i.e., the database does not reflect that the user has previously signed up for or used the service provided by the server 40) at 179, the web server 40 creates a user identification using the tag information, including the AG, FNAME, and LNAME tag information at 181, and stores the user identification in a database. The server 40 then retrieves a pre-designated default web page and transmits the web page to the customer client ~~83~~ 183. The pre-designated default web page comprises a pre-designated web page for users associated with the agency / corporation indicated in the AG tag. The customer client 10 then may proceed with a bill-payment session ~~80~~ 180.